

FIGURE 1

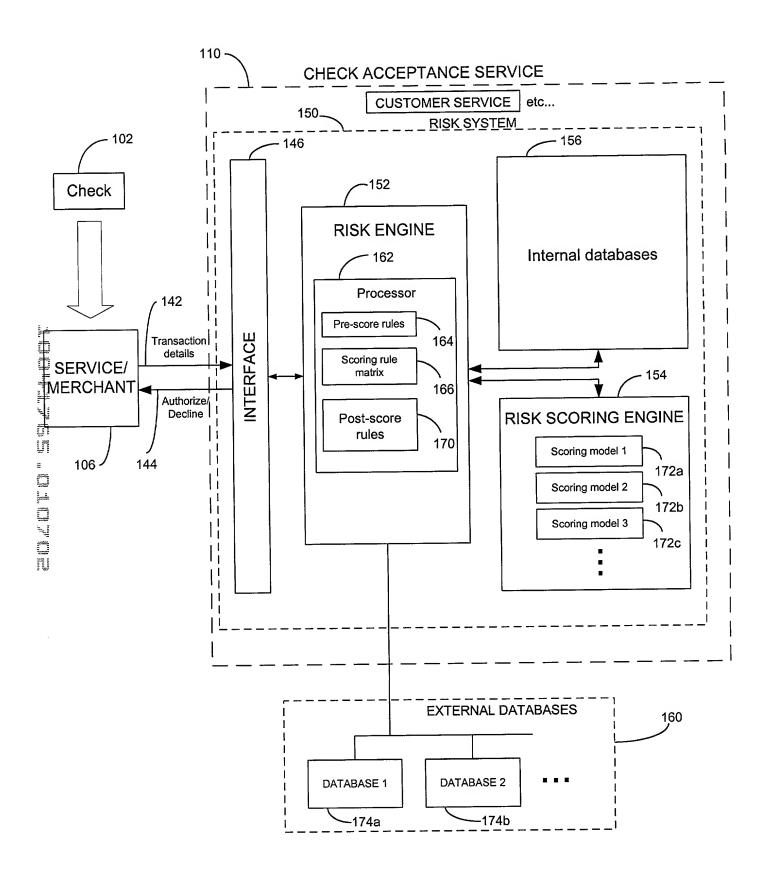


FIGURE 2

Check acceptance service

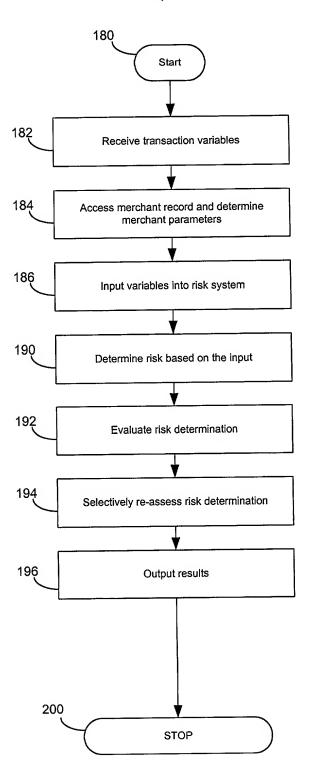


FIGURE 3

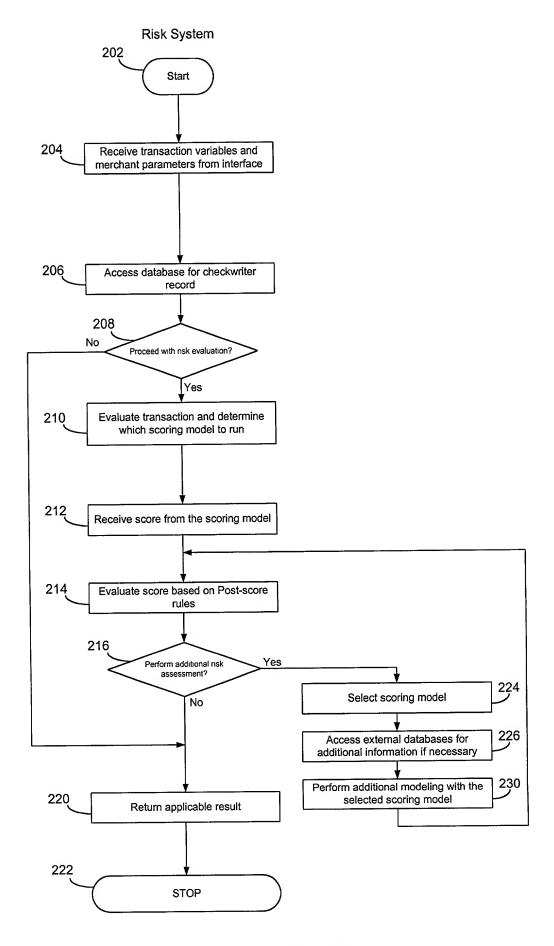


FIGURE 4

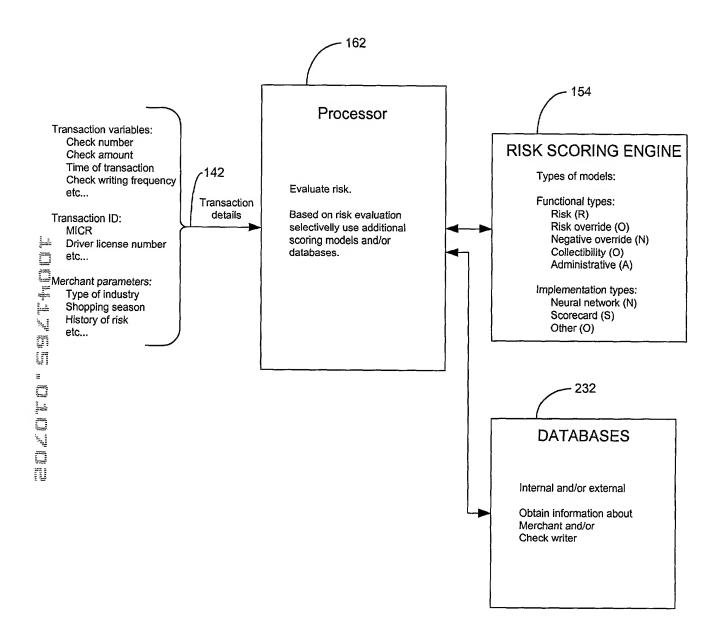


FIGURE 5

Exemplary post-score process

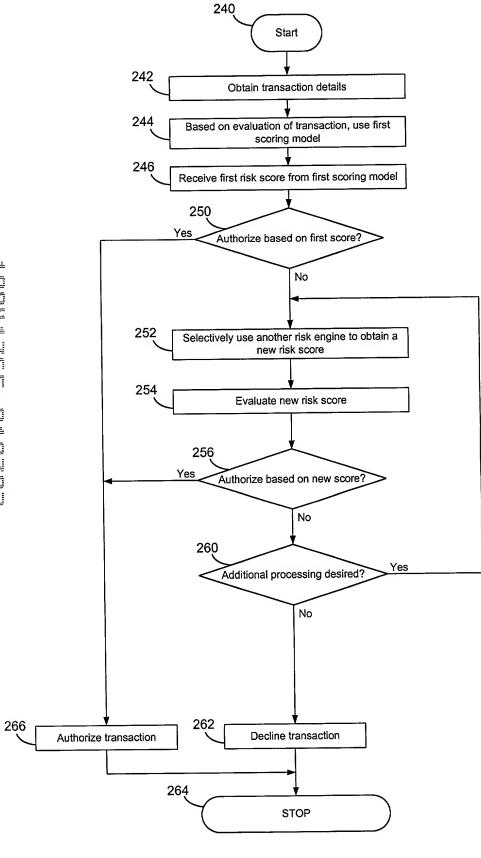


FIGURE 6

Sample Scoring Variables



| VARIABLE | Comment |
|-------------------------|---------------------------------------|
| RISK_PNC | Risk Positive-negative code (history) |
| LTD_DAYS | Life to date days |
| LTD_CNT | Life to date check count |
| LTD_AMT | Life to Date Amount |
| CHECK_NUMBER | Check Number |
| TOTAL_CHK\$ | Total Checks |
| CHECK_AMT | Check Amount |
| TOD | Time of Day |
| PREV_HR | Previous Hour |
| TOTAL_AMT | Total Amount |
| DAW | Day of Week |
| RISK_SCORE | Transaction Risk |
| RISK_MERCHANT | Merchant Risk |
| VELOCITY | Relative Frequency Count |
| VEL_AMT | Relative Frequency Amount |
| PROFILE_RISK | Profile Transaction Risk |
| oos | Out of State |
| RT_INDEX | RT Index |
| NC | National Code |
| PCT_CUTOFF | % From Cutoff |
| CHK_STOLEN | Check stolen |
| AVS_RESP | Address/ID verification |
| MERCHANT_LIMIT | Merchant limit |
| CUTOFF_SCORE | Cutoff risk score |
| COLLECTION_PROB | Collection probability |
| COLLECTED_CHKS_1YR | # of Collected checks in past year |
| RETURNED_CHKS_1YR | # of Returned check in past year |
| FRAUD_PROB | Merchant fraud probability |
| TOTAL_CHKS_1YR | # of checks submitted by merchant |
| CHECK_VELOCITY_MERCHANT | Check submission rate |

FIGURE 7

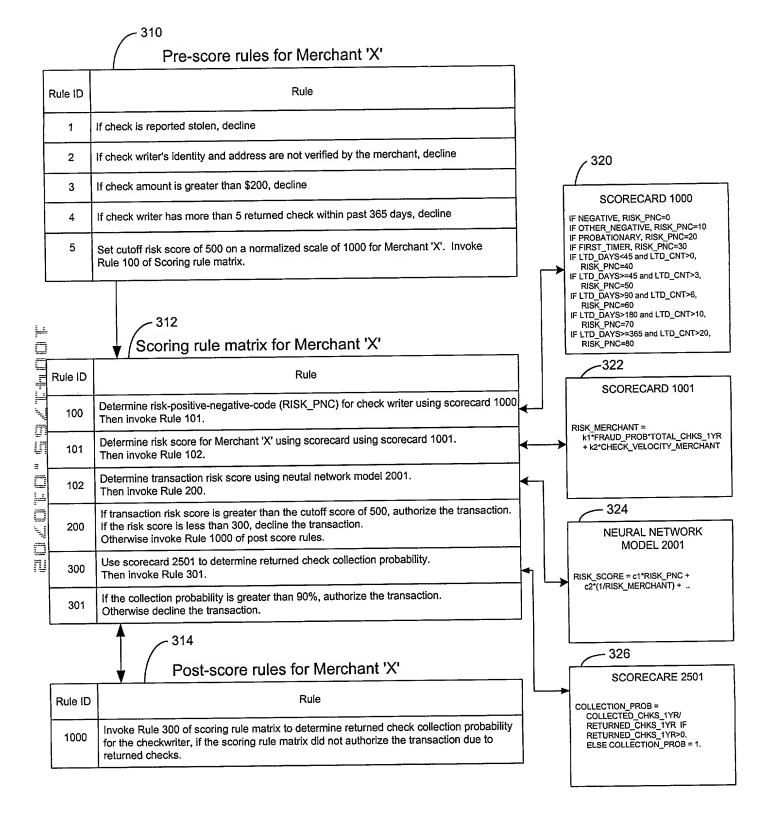


FIGURE 8